

**Amendments To the Specification:**

Please replace paragraph 19 of page 6 of the disclosure with the following amended paragraph:

Similarly, the software elements of the invention may be implemented with any programming, scripting language or web service protocols such as C, C++, Java, COBOL, assembler, PERL, SOAP, XML, UDDI, OFX, or the like, with the various algorithms being implemented with any combination of data structures, objects, processes, routines or other programming elements. Further, it should be noted that the invention may employ any number of conventional techniques for data transmission, signaling, data processing, network control, and the like, e.g., TCP/IP, IPX, Appletalk, IP-v6, NetBIOS, OSI or any number of existing or future protocols. For additional information on communication systems, network programming, web services, and security, refer to Gilber Held, "Understanding Data Communications," (1996); Dilip Naik, "Internet Standards and Protocols," (1998); and Java 2 Complete, various authors (Sybex 1999); ~~the web site; the Sun Microsystems JAVA web site; the Universal Description, Discovery, and Integration Organization web site;~~ and "Cryptography & Network Security: Principles & Practice" by William Stalling, published by Prentice Hall; all of which are incorporated by reference.